

State Senator Ron Jelinek

STATE SENATOR Ron Jelinek

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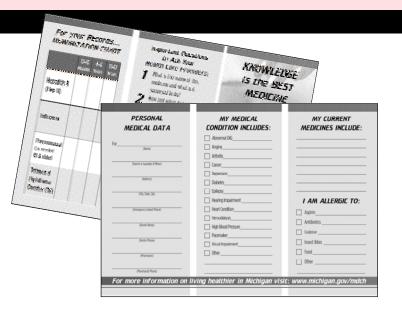
Website: senrjelinek@ senate.michigan.gov

Do You Have **UNCLAIMED PROPERTY?**

Michigan seniors could find they have money or other assets waiting to be claimed. Did you know the state of Michigan holds millions of dollars in lost or forgotten assets from dormant bank accounts, uncashed checks, valuables in safe deposit boxes or stock certificates? You can find out if your name appears on a list of unclaimed property and file a claim at www.michigan.gov/treasury. Click *Unclaimed Property* on the right sidebar. If you do not have access to the Internet, or if you would like further information, call the Department of Treasury at (517) 636-5320. And remember, by contacting the Department of Treasury directly, you do not have to pay a fee to get your money back.

Medication Wallet Card...

This business-size card is great for keeping track of important medical information and can fit right in your wallet. To order, please contact the office toll-free at (866) 305-2121 or by e-mail at senrjelinek@senate.michigan.gov.



SENIOR FAIL



UPDATE

STATE SENATOR

Ron Jelinek



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"We know our young people are leaving the state for jobs. We want our children and grandchildren to be able to find their future here in our great state."

Senator Ron Jelinek

Dear Friend:

As the leaves start to turn, I want to update you on several important issues that may be of interest to you, and seniors and families across the state. Please do not hesitate to call me toll-free at (866) 305-2121 or e-mail me atsenrjelinek@senate.michigan.gov if you would like further information on the legislation or other topics.

I also want to let you know that one of our top priorities has been working to revitalize Michigan's economy by fighting to keep the jobs we have and attract new jobs. Many seniors, working and retired, have shared their great concern about our state's job drain. We know our young people are leaving the state for jobs. We want our children and grandchildren to be able to find their future here in our great state.

It is my honor to serve you and the residents of the 21st District in the Michigan Senate. I welcome your thoughts and concerns so I may better represent your needs. I look forward to hearing from you or seeing you in the district soon!

Sincerely.

Ron Jelinek State Senator 21st District





Senator Jelinek Supports CONSUMER PROTECTION BILL

nvestment decisions are important at any age. Seniors, in particular, would benefit under a consumer protection bill passed by the Senate earlier this year. Senate Bill 880 would regulate the sale of annuities. Annuities are contracts which guarantee payments in the future to the person who buys them. Under the bill, the agent would have to check the consumer's investment objectives to make sure the annuity is a good financial decision for them.

Annuities, including variable annuities, are a popular investment plan, but they may not be suitable for all seniors or match their financial goals. They often take a long time to mature and older consumers might not see the full benefit from the investment. In addition, they tie up cash that might be needed for a medical or financial crisis. I supported this bill so seniors would be more informed when shopping for investment plans. The bill was sent to the House for consideration.

Senator Jelinek Supports LIVING HEALTHY BILLS

eptember is Healthy Aging Month and the same healthy habits we learned earlier in life – good nutrition, exercise and not smoking – are still important to aging well. Many Michigan seniors know that living healthy helps you live longer and feel better.

Legislation recently passed by the Senate would give people in Michigan another reason to take better care of themselves. Under Senate Bills 848 and 849, people who live healthier would have the opportunity to pay less for health insurance. The bills would allow insurance companies to create health incentive programs which reward healthy behavior with lower insurance rates.

The added motivation would be helpful since Michigan ranks near the bottom when it comes to living healthy. It seems our residents smoke more and are less active than people in most other states. And Michigan leads the country in heart disease and is second highest in diabetes. That is why we have higher medical bills and insurance costs than many other states. I supported these bills, along with another bill (SB 985) to create a health incentive program for Medicaid recipients, to help encourage people to live healthier and help control health care costs. Senate Bills 848 and 849 have been sent to the House for consideration.



Senator Jelinek Backs "Good Builders"

Legislation to Protect Seniors

omplaints about building work are among the most common consumer complaints received by the Attorney General's Office. I fully supported new legislation passed by the Senate that would help protect consumers from fraudulent contractors and give them greater confidence in those they hire.

The bills make it illegal to work as a builder without a license and give the state the authority to go after unlicensed builders. Fines and penalties would be greatly increased on those unscrupulous contractors who violate the law. The bills have been sent to the House for consideration.

Even with tough legislation, it's best if you can avoid problems in the first place. Most contractors are fair and honest, but seniors should be on the lookout for those dishonest few who prey on unsuspecting homeowners, especially older consumers. Keep these tips from the Attorney General's Office in mind:

- Always deal with licensed contractors.
- Resist high-pressure sales tactics.
- Check references.
- Get a written contract for the job.
- Never pay for the entire job in advance.

Under Michigan law, you have the right to cancel within three days of signing a contract that was solicited and signed in your home.

It's Never Too Early to PLAN AHEAD

Home heating bills could be a burden for many seniors this winter. Keeping warm and safe is critical. If high energy costs swamp your budget leaving you unable to pay your energy bill, contact your utility company as soon as possible. Do not wait for a shutoff notice. If you think you may need help, please consider these options:

- Sign up for a budget payment plan. This plan spreads utility costs in equal monthly payments throughout the year.
- Enroll in the Winter Protection Plan. This service protects qualifying seniors and lowincome customers from shutoff. For more information, contact the utility company.
- Apply for weatherization assistance. This program provides free home energy conservation services to qualifying low-income seniors and families.
 Contact the Southwest Michigan Community Action Agency (800) 334-7670 or (269) 925-9077 and ask for the Weatherization Operator.

You can find further information at the Michigan Public Service Commission website **www.michigan.gov/mpsc** under *Consumer Information* on the left sidebar, or by calling (800) 292-9555.

Snowbirds Can Renew Early

f you are headed for a warmer climate this winter, you can renew your driver's license and vehicle plates before hitting the road. Driver's licenses and most license plates can be renewed up to six months before they expire. You must do so at a Secretary of State branch office. For more information on renewal options and other services, visit www.michigan.gov/sos. Early renewal not only saves the inconvenience of renewing while out of state, but it's a good way to avoid possible late fees.



